

Jonathan Schwalb, Esq.
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trustee of Tiki Series IV Trust
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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	:
IN RE:	: CASE NO.: 19-17088
	:
	: CHAPTER: 13
	:
Adolfo M. Cruz-Juarez	: HON. JUDGE.:
aka 7 Regiones, LLC.	: Andrew B. Altenburg Jr.
Mariana R. Chavez-DeCruz	:
	:
Debtors	: HEARING DATE:
	: March 25, 2020 at 10:00 AM
	:
	:
-----X	

NOTICE OF OBJECTION TO CONFIRMATION OF MODIFIED PLAN

PLEASE TAKE NOTICE that Rushmore Loan Management Services as Servicer for U.S. Bank Trust National Association as trustee of Tiki Series IV Trust (“Secured Creditor”), the holder of a mortgage on real property of the debtor(s), located at 21 Hoover Road, Bridgeton, NJ 08302, by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor(s) plan fails to provide for the claim of Secured Creditor. The objecting creditor is due arrears of approximately \$25,228.76 which was set forth in a Proof of Claim filed on June 17, 2019 (Claim #8).

2. Debtor(s) seeks to modify the rights of Secured Creditor, which is the holder of a claim secured only by a security interest in real property that is the principal residence of the debtor(s).
3. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.
4. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.
5. Debtor(s) proposed plan is not feasible.
6. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C. 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

Dated: New York, NY
February 11, 2020

By: /s/ Jonathan Schwalb
Jonathan Schwalb, Esq.
FRIEDMAN VARTOLO LLP
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Association as trustee of Tiki Series IV Trust
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UNITED STATES BANKRUPTCY COURT
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Caption in Compliance with D.N.J. LBR 9004-1(b)

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Services as Servicer for U.S. Bank Trust
National Association as trustee of Tiki Series IV
Trust

In Re:

Adolfo M. Cruz-Juarez
aka 7 Regiones, LLC.
Mariana R. Chavez-DeCruz

Case No.: 19-17088

Chapter: 13

Adv. No.: _____

Hearing Date: March 25, 2020 at 10:00 AM

Judge: Andrew B. Altenburg Jr.

CERTIFICATION OF SERVICE

1. I, Theodore Weber :

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Jonathan Schwalb, Esq., who represents
Rushmore Loan Management Services in this matter.

☐ am the _____ in this case and am representing myself.

2. On February 11, 2020, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

- Notice of Objection to Confirmation of Modified Plan

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: February 11, 2020

/s/ Theodore Weber

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Adolfo M. Cruz-Juarez aka 7 Regiones, LLC. 21 Hoover Rd. Bridgeton, NJ 08302	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Mariana R. Chavez-DeCruz 21 Hoover Rd. Bridgeton, NJ 08302	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Victor Druziako Law Office of Victor Druziako, PC 1882 W Landis Avenue Vineland, NJ 08360	Debtor(s) Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>NEF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>NEF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Jane L. McDonald Office of Chaper 13 Trustee 535 Rt. 38 Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>NEF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>NEF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
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		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)